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ABSTRACT

The guide for a course in consumerism contains objectives, directions for use, and seven minilessons. The lesson outlines are designed for 45 to 90 minute instructional segments and deal briefly with the following subjects: credit, insurance, budgeting, car buying, food buying, housing, and consumer rights and responsibilities. Each lesson includes a list of components ideas, a 10-item objective questionnaire with answer key (designed to introduce the lesson and stimulate discussion), suggested activities related to the subject, a bibliography, and multimedia materials (list of sources and some illustrations of ideas presented in the lesson). The guide concludes with a comprehensive 10-page bibliography listing items in these categories: pamphlets, leaflets, periodicals, books (including paperback editions), free and inexpensive references and materials, other sources of consumer information, films, filmstrips, slides, and consumer classics. Most of the items in the bibliography were published prior to 1970. (Author/MS)

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# YOU ! ! !
# THE CONSUMER

CE 006354

**Consumer Education**
**Curriculum Guide**
**Spring 1972**

*prepared by*
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San Diego Community Colleges
*under the supervision of*
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# *OBJECTIVES*

This curriculum is planned to guide the student to recognize that consumerism is a continual learning process enveloping every phase of his life and to stimulate the student to incorporate sound consumer knowledge into his mode of living.

1. Students will become well informed consumers by developing skills in selecting and purchasing of goods.

2. Students will become familiar with money management to facilitate obtaining the maximum from their existing income.

3. Students will learn that consumerism involves certain responsibilities and certain rights.

4. Students will learn how to locate information about consumer services and products.

5. Students will learn to determine their own values for their particular life style.

# *UTILIZATION*

The mini-lessons contained in this curriculum are designed for 45-90 minute instructional segments.

It is suggested that first the instructor give a brief explanation of the need for consumer education, the course content and the plan for utilization.

Each lesson has a set of ten questions which should be passed out at the beginning of each session. These questions can be used for the basis of discussion, but it is suggested that the instructor pre-read and understand the answers. Another useful technique is to discuss why answers other than the correct ones are wrong.

If additional activities are needed for a particular session, consult the suggested related activities.

The bibliography for each unit is only fundamental — should the instructor desire more complete knowledge additional bibliography is listed in the back section of this guide.

These lessons are not intended to be in-depth studies, but rather short, crisp exercises in consumerism that will hopefully trigger sound thought processes in the minds of the students.

## *CONTENTS*


- OBJECTIVES
- UTILIZATION
- SUBJECTS
  - — CREDIT ..... Pink
  - — INSURANCE ..... Light Blue
  - — BUDGETING ..... Medium Blue
  - — CAR BUYING ..... Olive
  - — FOOD BUYING ..... Lime
  - — HOUSING ..... Yellow
  - — CONSUMER RIGHTS AND RESPONSIBILITIES . Orange
- BIBLIOGRAPHY ..... Gold

# *CREDIT*

- COMPONENT IDEAS
  - — What is credit?
  - — How do you get it?
  - — How do you use it?
  - — Various types of credit
  - — Truth in lending
  - — Contracts
- QUESTIONNAIRE
- ANSWER KEY
- RELATED ACTIVITIES
- BIBLIOGRAPHY
- MULTI-MEDIA MATERIALS

# *CREDIT — QUESTIONNAIRE*

Multiple Choice: Mark the "best" answer with a check: (√ )

1. INSTALLMENT CREDIT CAN:
   - ☐ a. be a help or a hindrance.
   - ☐ b. help you buy things more cheaply.
   - ☐ c. save you money when buying on credit.

2. THE BASIC REQUIREMENT FOR CREDIT IS:
   - ☐ a. having a savings account.
   - ☐ b. having a checking account.
   - ☐ c. having a steady job and a steady income.

3. CREDIT PAYMENTS ARE:
   - ☐ a. easy to make because they are usually paid monthly.
   - ☐ b. difficult to make because there is no such thing as an easy payment.
   - ☐ c. easy to make because it is cheaper to buy on credit.

4. GENERALLY A PERSONAL INSTALLMENT **LOAN** HAS A **HIGHER** RATE OF INTEREST THAN AN INSTALLMENT **PURCHASE** LOAN:
   - ☐ a. true, because the risk is greater for the loan company.
   - ☐ b. false, because there is no difference between the two types of loans.
   - ☐ c. false, because the risk is greater with an installment purchase loan.

5. THE **INTEREST RATE** ON CREDIT PURCHASES REFERS TO:
   - ☐ a. how much total profit the store will make.
   - ☐ b. how much extra you will have to pay to buy on credit.
   - ☐ c. how much the product is worth.

CREDIT MULTIPLE CHOICE (Continued)

6. GENERALLY INTEREST RATES ON APPLIANCES ARE LOWER FROM A REPUTABLE LOAN COMPANY THAN FROM A LARGE DEPARTMENT STORE:
   - ☐ a. true
   - ☐ b. false
   - ☐ c. neither

7. THE INTEREST RATE OF 1% PER MONTH IS THE SAME AS:
   - ☐ a. 12% per year
   - ☐ b. 15% per year
   - ☐ c. 9% per year

8. A CREDIT UNION IS A GOOD PLACE TO BORROW MONEY BECAUSE:
   - ☐ a. their interest rates are usually lower than banks or loan companies.
   - ☐ b. their interest rates are **always** lower.
   - ☐ c. their interest rates are usually higher.

9. BEFORE YOU SIGN A CONTRACT FOR AN INSTALLMENT PURCHASE YOU SHOULD:
   - ☐ a. read the contract and understand it.
   - ☐ b. not ask the salesman questions because you might offend him.
   - ☐ c. not read it because the contract is not important.

10. TRUTH IN LENDING MEANS:
   - ☐ a. you must tell the truth when you borrow money.
   - ☐ b. the amount of interest and monthly payment of a loan must be shown to you before you sign a contract.
   - ☐ c. the businessman must file an honesty statement.

## *CREDIT — ANSWER KEY*

| | | | |
|---|---|---|---|
| 1. | a | 6. | c |
| 2. | c | 7. | a |
| 3. | b | 8. | a |
| 4. | a | 9. | a |
| 5. | b | 10. | b |

## CREDIT-RELATED ACTIVITIES

1. In a group read and duscuss: "The New Key to Credit Shopping," *Consumer Reports* (July 1969) pp. 360-362.

2. Have students bring sales contracts to class. Examine the contracts and answer the following questions:

   a. What information do you find in the contracts that is required by law?

   b. What other information in the contracts is helpful to the consumer?

   c. What information is lacking that you would need to know to make an informed decision?

## CREDIT — BIBLIOGRAPHY


1. *CASH OR CREDIT* 1970 FREE FAMILY SERVICES PROGRAM
   Baltimore Urban League
   2406 Pennsylvania Avenue
   Baltimore, Maryland 21217

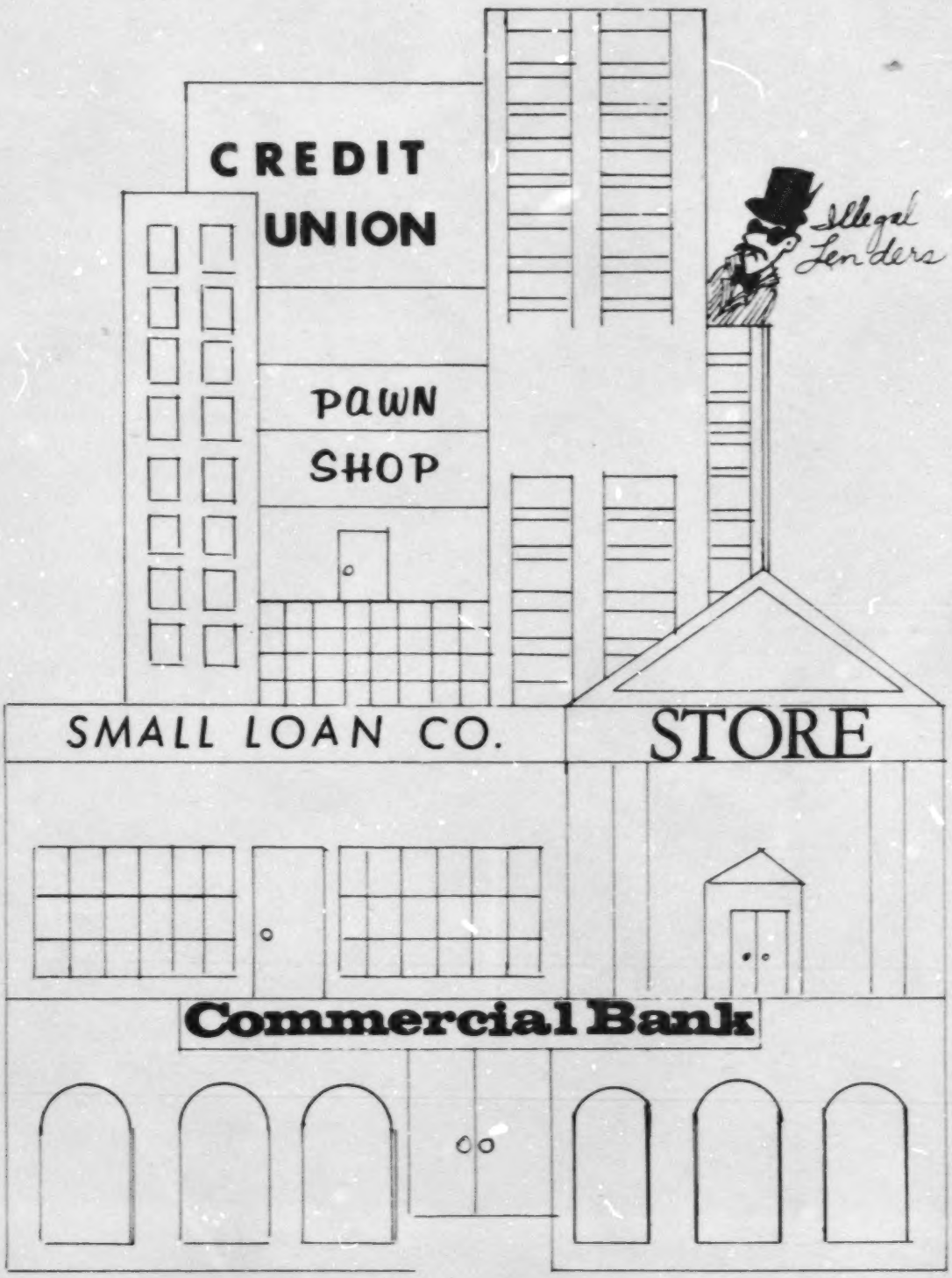
2. *TRUTH IN LENDING* — WHAT IT MEANS FOR CONSUMER CREDIT, 1970
   (free) Public Information Department
   Federal Reserve Bank
   Philadelphia, Pennsylvania 19101


## CREDIT — MULTI-MEDIA MATERIALS

1. 3m series — Overhead transparencies *Using Credit with Understanding* contact local 3m dealer for details.

2. Filmstrip with record — *Truth in Lending* — 1930 — Public Services, Div. of Administration, Federal Reserve System, Washington, D.C. 20551 $10.00 or free loan from the 12 Federal Reserve Banks or their branches.

# SOURCES OF CREDIT



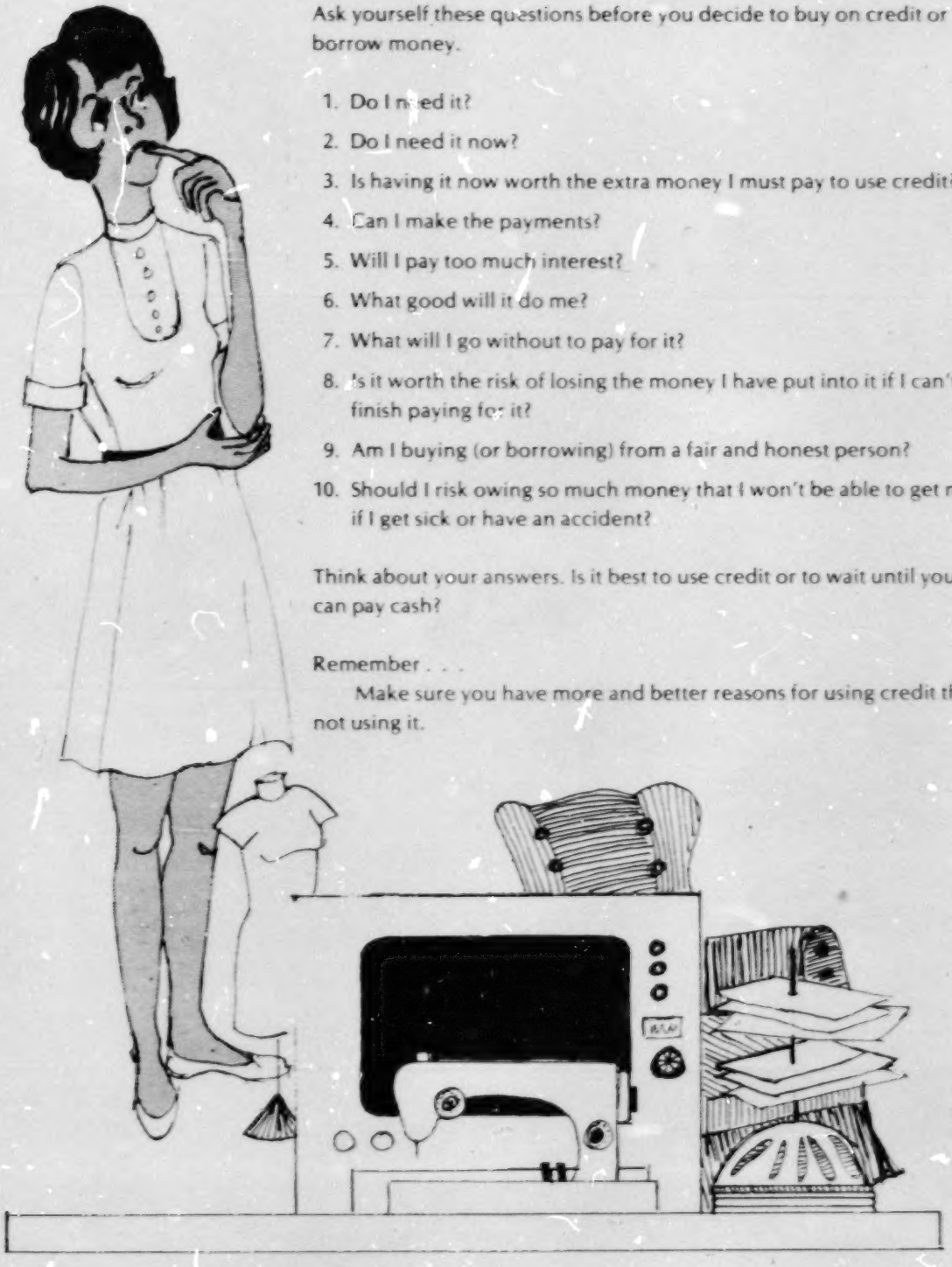
# TO PROTECT YOUR CREDIT RATING —

1. Keep your promise to pay on time.

2. Let your creditors know if you can't pay — before due date.

3. Give creditors your reasons for not being able to pay. Usually some other agreement can be made.

# SHOULD YOU USE CREDIT?



Ask yourself these questions before you decide to buy on credit or borrow money.

1. Do I need it?
2. Do I need it now?
3. Is having it now worth the extra money I must pay to use credit?
4. Can I make the payments?
5. Will I pay too much interest?
6. What good will it do me?
7. What will I go without to pay for it?
8. Is it worth the risk of losing the money I have put into it if I can't finish paying for it?
9. Am I buying (or borrowing) from a fair and honest person?
10. Should I risk owing so much money that I won't be able to get more if I get sick or have an accident?

Think about your answers. Is it best to use credit or to wait until you can pay cash?

Remember . . .

Make sure you have more and better reasons for using credit than for not using it.

# *INSURANCE*

- COMPONENT IDEAS
  - — Health
  - — Auto
  - — Home
  - — Life
- QUESTIONNAIRE
- ANSWER KEY
- RELATED ACTIVITIES
- BIBLIOGRAPHY
- MULTI-MEDIA MATERIALS

# *INSURANCE - QUESTIONNAIRE*

MULTIPLE CHOICE: Mark the "best" answer with a check: (✓ )

1. WHEN A PERSON BUYS INSURANCE THEY:
   - ☐ a. are taking a chance on what their losses will be.
   - ☐ b. will suffer no costs at all.
   - ☐ c. none of these answers is true.

2. A PREMIUM IN INSURANCE IS:
   - ☐ a. the amount paid for protection.
   - ☐ b. a prize for buying protection.
   - ☐ c. an extra dividend paid the policyholder.

3. THE PREMIUM RATE TO BE PAID ON A LIFE INSURANCE POLICY IS DETERMINED BY:
   - ☐ a. the age of the beneficiary.
   - ☐ b. the age of the insured.
   - ☐ c. the sex of the beneficiary.

4. INSURANCE PREMIUMS COST:
   - ☐ a. the same regardless of their method of payment.
   - ☐ b. less if paid annually.
   - ☐ c. less if paid monthly in advance.

5. THE BEST AGENT FOR YOU IS ONE WHO:
   - ☐ a. is well dressed.
   - ☐ b. explains how policies meet your needs.
   - ☐ c. is liked by your friends.

6. LIABILITY AUTO INSURANCE:
   - ☐ a. is required by law in California.
   - ☐ b. is your business and not required by law.
   - ☐ c. is not necessary because comprehensive will pay for everything.

INSURANCE MULTIPLE CHOICE (Continued)

7. COLLISION INSURANCE MEANS:

- ☐ a. that if someone hits your car in a parking lot and leaves the scene of the accident, your insurance will pay for it.
- ☐ b. if your car is stolen it will be paid for.
- ☐ c. if you hit someone and it's your fault collision coverage pays for it.

8. MORTGAGE INSURANCE MEANS:

- ☐ a. that in the event of your death your wife or beneficiary gets the value of your home in cash.
- ☐ b. that if you fail to make a monthly payment your insurance will pay for it.
- ☐ c. that if you die the remaining mortgage on your home is paid automatically in cash.

9. GROUP MEDICAL INSURANCE RATES ARE:

- ☐ a. lower because everyone benefits from having the same coverage.
- ☐ b. higher because more benefits are included.
- ☐ c. the same as individual policies because insurance rates are set by law.

10. HOSPITALIZATION INSURANCE MEANS:

- ☐ a. that any time you are hospitalized all your expenses will be paid.
- ☐ b. that any time you are hospitalized most major expenses will be paid.
- ☐ c. that you will be admitted only to private hospitals.

## *INSURANCE — ANSWER KEY*

| | | | |
|---|---|---|---|
| 1. | c | 6. | a |
| 2. | a | 7. | a |
| 3. | b | 8. | c |
| 4. | b | 9. | a |
| 5. | b | 10. | b |

# *INSURANCE-RELATED ACTIVITIES*

1. Have students check daily newspapers for current stories about family situations that reflect a need for different types of insurance.

2. Have students obtain insurance forms from a local insurance agency. Complete them in class indicating the following:
   a. How you wish to pay the premiums
   b. Who will be your beneficiary
   c. If you want the "waiver of premiums option"
   d. If you wish to reserve the right to change the beneficiary
   e. If dividends are to apply in reduction of premiums
   f. If you wish the "automatic premium loan provision"

# *INSURANCE — BIBLIOGRAPHY*

1. **HOME** — *A FAMILY GUIDE TO PROPERTY AND LIABILITY INSURANCE*
   24 p. Free Educational Division
   Insurance Information Division
   110 Williams Street
   New York, New York 10038

2. **LIFE:** — *YOUR LIFE INSURANCE AND HOW IT WORKS*
   Educational Division
   Institute of Life Insurance
   277 Park Avenue
   New York, New York 10017

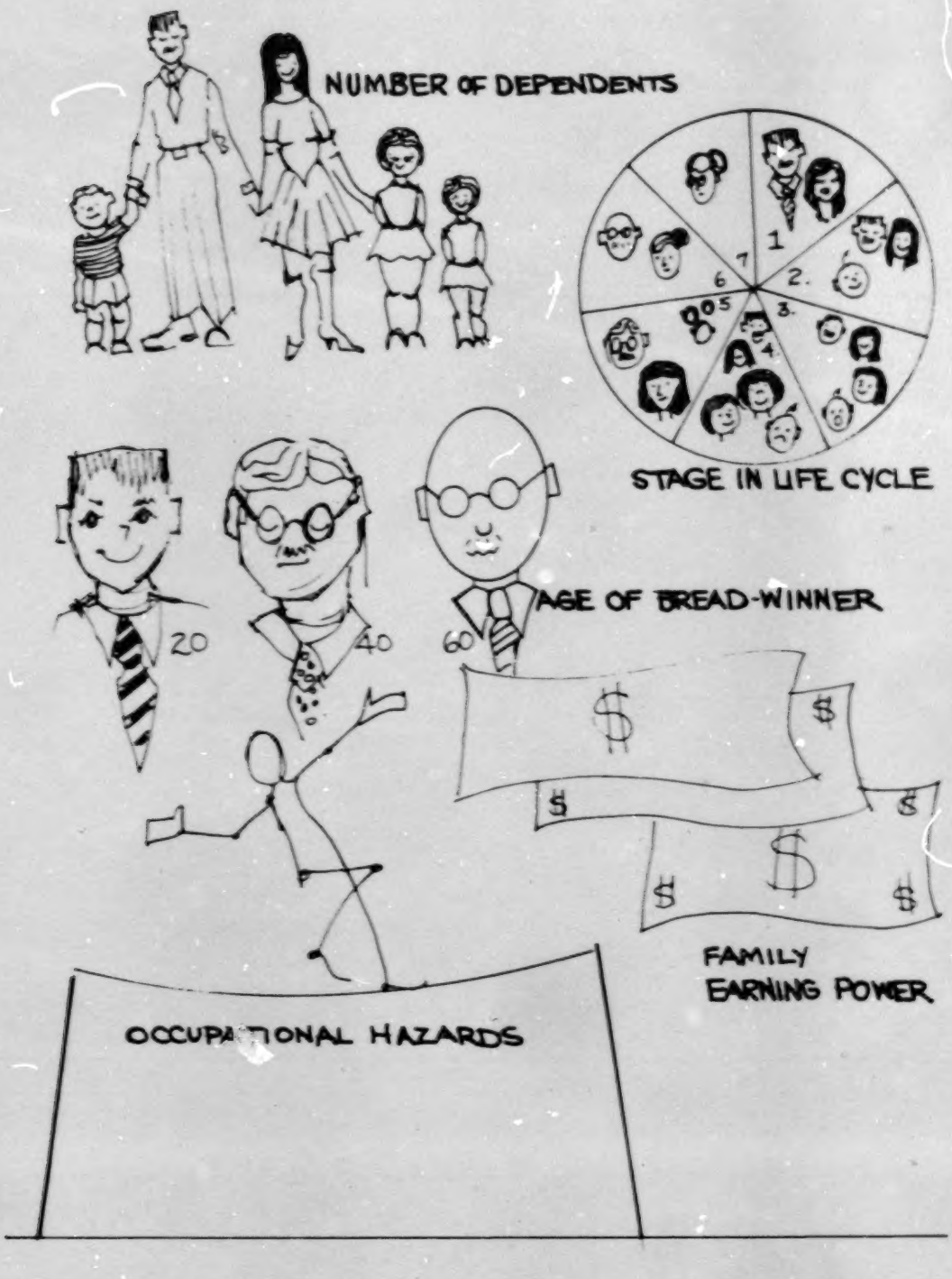
3. **AUTO:** *Consumer Reports* — June, July 1970

4. **HEALTH:** *THE NEW ABC'S OF HEALTH INSURANCE*
   1971 — Free Women's Division
   Institute of Life Insurance
   277 Park Avenue
   New York, New York 10017

# *INSURANCE — MULTI-MEDIA MATERIALS*

1. *LIFE INSURANCE — WHAT IT MEANS AND HOW IT WORKS*
   Free loan from
   Association Sterling Film
   Ridgefield, New Jersey 07657

# FACTORS IN DETERMINING YOUR INSURANCE NEEDS



## *BUDGETING*

- COMPONENT IDEAS
  - — Need
  - — Advantages
  - — Utilizing
- QUESTIONNAIRE
- ANSWER KEY
- RELATED ACTIVITIES
- BIBLIOGRAPHY
- MULTI-MEDIA MATERIALS

# *BUDGETING — QUESTIONNAIRE*

MULTIPLE CHOICE: Mark the "best" answer with a check: (✓ )

1. EVERYONE NEEDS TO BUDGET THEIR MONEY:
   - ☐ a. This statement is **false** because budgets don't help you at all.
   - ☐ b. This statement is **true** because it can help you spend your money more wisely.
   - ☐ c. Budgeting your money will raise your income.

2. WHEN YOU GET YOUR PAYCHECK YOU SHOULD:
   - ☐ a. Spend as much as possible right away before you lose it.
   - ☐ b. Try to spend a little bit at a time to last until next payday.
   - ☐ c. Take your friends out to dinner to show how much you like them.

3. OF THE FOLLOWING, THE LARGEST PORTION OF AN AVERAGE PAYCHECK IS SPENT ON:
   - ☐ a. food
   - ☐ b. clothing
   - ☐ c. entertainment

4. A BUDGET IS:
   - ☐ a. a plan to organize the spending of your money.
   - ☐ b. a plan to help you get the best bargain.
   - ☐ c. a plan to help you decide what store to shop in.

5. THE THREE LARGEST EXPENSES FOR THE TYPICAL FAMILY ARE:
   - ☐ a. food, rent, clothing
   - ☐ b. entertainment, rent, beer
   - ☐ c. food, rent, transportation

BUDGETING MULTIPLE CHOICE (Continued)

6. IF YOU TAKE HOME $200 PER MONTH AND YOUR RENT IS $50/MONTH THIS MEANS THAT YOU WILL HAVE $175 FOR OTHER EXPENSES:
   - ☐ a. true
   - ☐ b. false
   - ☐ c. neither

7. GASOLINE EXPENSES SHOULD BE INCLUDED IN SOME BUDGETS BECAUSE:
   - ☐ a. everyone owns a car.
   - ☐ b. if you own a car it can be a large portion of your budget.
   - ☐ c. this is not true because gasoline is inexpensive.

8. SETTING UP AND FOLLOWING A BUDGET CAN HELP YOU SAVE MONEY BECAUSE:
   - ☐ a. you will be able to keep better track of your money.
   - ☐ b. this is not true because you can't save money with a budget.
   - ☐ c. this is not true because budgets are a waste of time.

9. A REWARD FOR BUDGETING MIGHT BE:
   - ☐ a. enough money left over to buy a car.
   - ☐ b. enough money left over to buy some inexpensive things.
   - ☐ c. enough money left over to buy things you don't need.

10. TO BUY IMPULSIVELY MEANS TO:
   - ☐ a. buy wisely.
   - ☐ b. buy the first thing you see.
   - ☐ c. buy only what you need.

## *BUDGETING — ANSWER KEY*

| | | | |
|---|---|---|---|
| 1. | b | 6. | b |
| 2. | b | 7. | b |
| 3. | a | 8. | a |
| 4. | a | 9. | b |
| 5. | c | 10. | b |

# *BUDGETING-RELATED ACTIVITIES*

1. Discuss:
   a. The value of long-range goals and financial planning
   b. Financial problems which might occur as a result of not planning
   c. Common mistakes in managing income
   d. Disadvantages of having plenty of money

2. Assist students in making their own budgets. Suggest that each student give consideration to what they feel are priorities for their life style.

# *BUDGETING — BIBLIOGRAPHY*

1. *FAMILY BUDGETING — DON'T WONDER WHERE THE MONEY WENT* by Thelma Winder, 1960.
   Free
   Family Services Program
   Baltimore Urban League
   2404 Pennsylvania Avenue
   Baltimore, Maryland 21217

2. *A GUIDE TO BUDGETING FOR THE FAMILY*. 1970. 10¢
   U.S. Dept. of Agriculture
   Home and Garden Bulletin No. 108, Cat. No. Al. 77:108/3
   Supt. of Documents
   GPO, Washington, D.C. 20402

BUDGETING — MULTI-MEDIA MATERIALS

1. Film, 11 min. black, white or color. *Personal Financial Planning.*
   National Consumer Finance Association
   1000 16th St. N.W.
   Washington, D.C. 20036

   Grades 8-12. Designed to orient high school students into economic problems of daily living. It defines terms of basic consumer economics and emphasizes personal financial planning as part of successful money management. Teacher's guide is available.

2. *CONSUMER:* A simulation game. 1968. Write to
   Mrs. A. Suhr
   Academic Games Associates
   Center for the Study of Social Organization of Schools
   John Hopkins University
   Baltimore, Maryland 21218

   $25.00. Game kit for young adults, and adults. Consumer is designed to teach the basic economics of budgeting and of installment buying. For 11 to 34 players, the game takes 1½ to 2½ hours.

# *HOW TO KEEP A BUDGET*

A DO-IT-YOURSELF BUDGET:

1. Write down the amount of TAKE-HOME pay you receive each month.

   Monthly take-home pay: $_____

2. Write down the amount you MUST pay each month:

   Rent (or house payment) ..... $_____
   Electricity ..... _____
   Gas ..... _____
   Water ..... _____
   Telephones ..... _____
   Car Payment ..... _____
   Furniture (if any) ..... _____
   payments
   Transportation to work
   (bus or gas for car) ..... _____

   Monthly total to **pay** out: _____

3. Add up these amounts. _____

4. Subtract this amount from your total take-home pay:

   Monthly take-home pay: #1 _____ less #3 _____ _____

5. Write down the amounts you usually spend each month on:

   Food ..... $_____
   Clothing ..... _____
   Medicine and drugs ..... _____
   Other ..... _____

6. Add up these amounts: ..... $_____ $_____

7. Subtract this amount from the answer to #4: ..... $_____

8. *This shows you how much is left for:

Savings: _____?

Insurance: _____?

Entertainment: _____?

New television: _____?

Eating out, etc. _____?

— and other things you **want** but don't actually **need.**

# *WHY BUDGET???*

1. To achieve your goals within your income

2. Develop an objective attitude toward money

3. Develop confidence in financial abilities

4. Help each family member understand responsibilities in financial management

5. Strengthen family relationships by solving financial problems together

## *CAR BUYING*

- COMPONENT IDEAS
  - — Choosing right type for needs
  - — Where to buy
  - — How to buy
  - — Cash or credit?
  - — Insurance
- QUESTIONNAIRE
- ANSWER KEY
- RELATED ACTIVITIES
- BIBLIOGRAPHY
- MULTI-MEDIA MATERIALS

# *CAR BUYING — QUESTIONNAIRE*

MULTIPLE CHOICE: Mark the "best" answer with a check: (✓ )

1. WHEN BUYING A CAR, IT IS WISER TO BUY:
   - ☐ a. a used car.
   - ☐ b. a new car.
   - ☐ c. a car that will meet your needs the best.

2. THE LEAST EXPENSIVE CAR TO RUN IS:
   - ☐ a. a large car with small wheels.
   - ☐ b. a car with air conditioning.
   - ☐ c. a small car with a small engine.

3. A USED 2-DOOR HARD-TOP COSTS:
   - ☐ a. less than a 4-door sedan because it has fewer doors.
   - ☐ b. less than a 4-door sedan because they are cheaper when new.
   - ☐ c. more because 4-door sedans usually sell for less when used.

4. TO DEPRECIATE THE VALUE OF A CAR MEANS:
   - ☐ a. the value goes up.
   - ☐ b. the value goes down.
   - ☐ c. the value stays the same.

5. WHEN YOU FIND A CAR YOU WANT TO BUY YOU SHOULD ALWAYS:
   - ☐ a. offer the dealer less money than he is asking.
   - ☐ b. agree with the price because the dealer might get angry.
   - ☐ c. offer the dealer exactly what he is asking.

CAR BUYING MULTIPLE CHOICE (Continued)

6. WHEN YOU LOOK AT A CAR ON THE LOT YOU SHOULD:
   - ☐ a. run the engine until it warms up.
   - ☐ b. start the engine and then turn it off.
   - ☐ c. ask the dealer to run the engine so that you won't damage it.

7. USUALLY THE BEST PLACE TO BUY A USED CAR IS FROM:
   - ☐ a. a dealer who sells only used cars.
   - ☐ b. a dealer who sells new and used cars.
   - ☐ c. a private owner.

8. INTEREST RATES ON USED CARS ARE:
   - ☐ a. higher than on new cars.
   - ☐ b. lower than on new cars.
   - ☐ c. exactly the same as new cars.

9. WHEN LOOKING AT A CAR, YOU SHOULD CHECK THE HEADLIGHTS AND TAIL LIGHTS BECAUSE:
   - ☐ a. the car won't run properly unless they work.
   - ☐ b. it would cost you money to replace them.
   - ☐ c. the car won't get good mileage.

10. TO FIND OUT WHAT A GOOD PRICE FOR A NEW OR USED CAR A GOOD SOURCE IS:
    - ☐ a. the dealer.
    - ☐ b. your friends.
    - ☐ c. a bank or credit union.

## *CAR BUYING — ANSWER KEY*

| | | | |
|---|---|---|---|
| 1. | c | 6. | a |
| 2. | c | 7. | b |
| 3. | c | 8. | a |
| 4. | b | 9. | b |
| 5. | a | 10. | a |

## CAR BUYING-RELATED ACTIVITIES

1. Invite a local reputable dealer as a guest speaker to hear the dealer's side of the car buying game.
2. Have members of the class tell about their various car buying experiences.
3. Invite an insurance adjustor to speak to the class about various types of insurance and how claims are settled.

## CAR BUYING — BIBLIOGRAPHY


1. Annual issue — *Consumer Reports* — 1971
   Auto Buying Section — Available at most newsstands.

2. *To Buy Or Not to Buy* 1968
   Free: Office of Consumer Protection
   1100 Raymond Boulevard
   Newark, New Jersey 07102


## CAR BUYING — MULTI-MEDIA MATERIALS

1. *How to Buy a* **Good** *Used Car*
   16 mm. film — 9" Color — $135.00 — 1971
   Excellent film showing actual on the lot and driving tests. Designed for men and women in non-technical language.
   Sterling Films
   207 Calle Serena
   San Clemente 92672

# *BUYING A USED CAR?*

1. BEFORE YOU SHOP, THINK ABOUT:

What costs you can afford:

$COST$ = price of car + finance charges + cost of running car + insurance costs + tax costs

What you need in a car:

size? engine power?

luggage space? luxury extras?

2. TIPS:

Age of car — 2-4 year old cars are usually best buys

Features — luxury extras may mean expensive repairs

four door sedans of low priced makes are usually best

6 cylinder engines may take less expensive gas than 8 cylinders

Figuring costs — gas costs for 1 year (10,000 miles): $200-$250

3. CHOOSING A DEALER:

WATCH OUT & STAY AWAY from a dealer who:

**HORSEPOWER HARRY USED CARS! E-Z TERMS**

tries to rush you by saying "Grab now while the grabbing's good!"
"Three other people are waiting for it!"
advertises "repossessed" cars at bargain prices
tries to sell you on a higher priced car
uses "gimmicks" to distract you
won't be honest about the things you find wrong with a car
won't let you test drive the car yourself
won't let you take the car to your own mechanic for a check-up
won't tell you the TOTAL cost of the car including finance charges

# *WHEN YOU FINANCE A USED CAR.*

Make the biggest downpayment you can.
30% of the total price is good.

## The Money Lender

1. An authorized dealer, one who sells new cars and used cars, may have lower finance charges than a dealer who just sells used cars.
2. Banks and credit unions are good money lenders. They charge from 8-24 per cent a year.
3. Stay away from loan sharks. Their rates are higher.
4. Remember — the lending company owns your car until the loan is paid off.
5. The longer the time payment period, the higher your total cost.
6. Make sure everything is in writing in your contract. Keep a copy of all papers. See that the title is transferred to your name when you buy.

## WARRANTY

Get a written warranty if possible. Make sure you understand it.

## COMPARISON SHOPPING

Check different dealers for the best price.

Use this space to write down the prices of the different cars and the different finance rates, in dollars, that you will be paying each dealer.

| | | |
|---|---|---|
| | | |

# *FOOD BUYING*

- COMPONENT IDEAS
  - — Proper Selection
  - — Cost, Quantity, Quality
  - — Advertising
- QUESTIONNAIRE
- ANSWER KEY
- RELATED ACTIVITIES
- BIBLIOGRAPHY
- MULTI-MEDIA MATERIALS

# *FOOD BUYING — QUESTIONNAIRE*

MULTIPLE CHOICE: Mark the "best" answer with a check: (✓ )

1. SELECTIVE FOOD BUYING MEANS:
   - ☐ a. buying all of your groceries at one store.
   - ☐ b. getting the best value for your money.
   - ☐ c. buying those items that are packaged best.

2. WHEN BUYING POTATOES YOU SHOULD:
   - ☐ a. never shop and compare because potato prices never vary.
   - ☐ b. buy smaller quantities because it is cheaper that way.
   - ☐ c. always shop and compare because prices may vary substantially.

3. YOU GENERALLY GET BETTER PRICES IN A:
   - ☐ a. large supermarket.
   - ☐ b. small local market.
   - ☐ c. combination of both.

4. FOR SMART SHOPPING YOU SHOULD COMPARE:
   - ☐ a. cost, quantity, quality.
   - ☐ b. cost, price, quality.
   - ☐ c. cost, quantity, size.

5. A NEWSPAPER IS A GOOD PLACE TO LOOK FOR FOOD BARGAINS BECAUSE:
   - ☐ a. the ads are designed to help you **save** money.
   - ☐ b. the ads are designed to get you into the store.
   - ☐ c. the ads will give you a chance to see which store has the best prices.

FOOD BUYING MULTIPLE CHOICE (Continued)

6. GENERALLY, STORES THAT GIVE TRADING STAMPS CHARGE:
   - ☐ a. less for their items because you pay for the stamps.
   - ☐ b. more for the items because the store pays for the stamps.
   - ☐ c. the same as stores who do not give stamps

7. A LEAD ITEM IN A GROCERY STORE IS DESIGNED:
   - ☐ a. to show you how to get around the store.
   - ☐ b. to get you to buy other items as well as the lead item.
   - ☐ c. to give you a bargain.

8. WHEN BUYING MEAT YOU SHOULD:
   - ☐ a. buy meat with a bone in it because it is cheaper.
   - ☐ b. buy meat with the bone removed so you don't pay for the bone.
   - ☐ c. pay no attention as it makes no difference in price.

9. A POUND OF COFFEE THAT SELLS FOR LESS THAN ANOTHER IS ALWAYS THE BEST BUY:
   - ☐ a. because all coffee is of the same quality.
   - ☐ b. because all coffee tastes the same.
   - ☐ c. neither of these answers.

10. WHEN BUYING LAUNDRY SOAP YOU SHOULD **ALWAYS** BUY SMALL QUANTITIES BECAUSE:
    - ☐ a. soap will spoil.
    - ☐ b. smaller quantities are less expensive.
    - ☐ c. this statement is not true.

## *FOOD BUYING — ANSWER KEY*

| | | | |
|---|---|---|---|
| 1. | b | 6. | b |
| 2. | c | 7. | b |
| 3. | c | 8. | a |
| 4. | a | 9. | c |
| 5. | c | 10. | c |

# *FOOD BUYING-RELATED ACTIVITIES*

1. Have students bring grocery ads from local newspapers to class. In class compare prices of identical items. Discuss the value of "store-hopping" to pick up a few good buys at several different stores.
2. Discuss the emotional pitch that grocery stores make to appeal to customers. These include:
   a. Offering trading stamps and other "something for nothing" items.
   b. Food demonstrations with pleasant odors.
   c. The colors used in designs on packaged foods.
   d. Food items placed close to the check-out counter.

# *FOOD BUYING — BIBLIOGRAPHY*

1. *Food Makes the Difference: Ideas for Economy Minded Families*
   (Free) U.S. Department of Agriculture
   Washington, D.C. 20250

2. *Family Food Budgeting for Good Meals and Good Nutrition* — 1969
   15¢. Cat. No. A1.77:94/3
   Supt. of Documents
   GPO, Washington, D.C. 20402

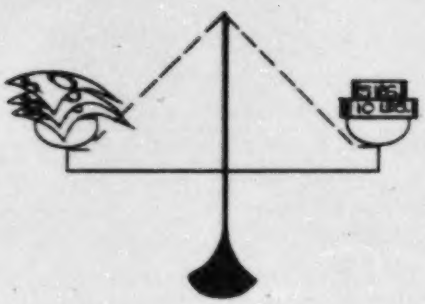
# *FOOD BUYING — MULTI-MEDIA MATERIALS*

1. Filmstrip, *How to Buy Meat, Part I*
   Swift & Company
   Martha Logan Service
   Research Laboratories
   Chicago, Illinois

2. Filmstrip, *Spending Your Food Dollars*
   Money Management Institute
   Household Finance Corp.
   Chicago, Illinois

# *FOOD BUYING CHECK LIST*

Compare:



**C☺$T**

**☺UANTITY**

**☺UALITY**

BEWARE OF **LEAD** ITEMS!

LEARN TO READ **LABELS!**

SHOP **AROUND!**

# *HOUSING*

- COMPONENT IDEAS
  - — Rent or buy?
  - — Old home or new home?
  - — Right type of insurance
- QUESTIONNAIRE
- ANSWER KEY
- RELATED ACTIVITIES
- BIBLIOGRAPHY
- MULTI-MEDIA MATERIALS

# *HOUSING — QUESTIONNAIRE*

MULTIPLE CHOICE: Mark the "best" answer with a check: (✓ )

1. BUYING A HOME IS MORE WISE FINANCIALLY THAN RENTING A HOME OR AN APARTMENT.
   - ☐ a. This is true.
   - ☐ b. This is false.
   - ☐ c. This is difficult to determine because the advantages and disadvantages of renting or owning probably balance each other.

2. SUCCESSFUL HOME OWNERSHIP IS BASED ON:
   - ☐ a. Choosing a house satisfactory to a family's particular situation.
   - ☐ b. Knowing a reputable realtor who can find you a bargain.
   - ☐ c. Having a large kitchen for Mother because she spends more time than anyone in the house.

3. THE "MORTGAGE" ON A HOME MEANS:
   - ☐ a. The value placed on the property.
   - ☐ b. The agreement to pay a loan over a specified period at set interest rates.
   - ☐ c. The guarantee that the house is in your name.

4. IF YOU ARE RENTING A HOME:
   - ☐ a. You need insurance only against fire and theft of personal belongings.
   - ☐ b. You need no insurance.
   - ☐ c. You need the same amount of insurance as if you were buying the house.

5. THE LOCATION OF A HOUSE:
   - ☐ a. has an influence on the resale value.
   - ☐ b. is of little importance.
   - ☐ c. should never be more than 5 miles from your place of employment.

HOUSING MULTIPLE CHOICE (Continued)

6. A SQUARE TWO-STORY HOME:
   - ☐ a. is more expensive to build than an equivalent square feet of another style.
   - ☐ b. costs the same to build as an equivalent square feet of another style.
   - ☐ c. is less expensive to build than an equivalent square feet of another style.

7. THE BEST PLACE TO FIND INFORMATION REGARDING ZONING LAWS AND ORDINANCES FOR A HOME YOU ARE INTERESTED IN IS FROM:
   - ☐ a. the local sheriff's office.
   - ☐ b. neighbors who currently live in the area.
   - ☐ c. City Hall or the Courthouse.

8. OLDER HOMES GENERALLY REQUIRE:
   - ☐ a. about the same down payment as a new home.
   - ☐ b. a larger down payment than a new home.
   - ☐ c. a smaller down payment than a new home.

9. AN ADVANTAGE TO BUYING AN OLDER HOME RATHER THAN A NEW HOME IS:
   - ☐ a. it is often located in an established neighborhood.
   - ☐ b. it will probably have low maintenance costs.
   - ☐ c. there will be more modern equipment in an older home.

10. AN ADVANTAGE TO BUYING A NEW HOME RATHER THAN AN OLDER HOME IS:
   - ☐ a. there will be few unforeseen expenses.
   - ☐ b. there will be low maintenance costs.
   - ☐ c. it will be in an established neighborhood.

## *HOUSING — ANSWER KEY*

| | | | |
|---|---|---|---|
| 1. | c | 6. | c |
| 2. | a | 7. | c |
| 3. | b | 8. | b |
| 4. | a | 9. | a |
| 5. | a | 10. | b |

## HOUSING-RELATED ACTIVITIES

1. Have students develop a check list for judging the quality of a house. Encourage them to examine their own homes using this check list and to discuss the list with their families.
2. Have students bring to class any legal documents pertinent to their current residence. Renters can bring a copy of their lease and buyers a copy of their deed or mortgage contract. Examine and discuss these to determine the application of legal terms.

## HOUSING — BIBLIOGRAPHY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   Kiplinger Washington Editors, Inc., 1729 H Street
   N.W., Washington D.C. 20006

2. *Your Housing Today: Should You Rent or Buy?*
   American Home — Winter - 1969


## HOUSING — MULTI-MEDIA MATERIALS

1. Filmstrip *Homes Are For People*
   Education and Consumer Relations
   J. C. Penney Co., Inc.
   1301 Avenue of the Americas
   New York, New York 10019

2. Film, *Where the Heart Is*
   U.S. Information Agency
   Dept. of Health, Education and Welfare
   Washington, D.C.

# *THINKING ABOUT RENTING? CONSIDER THESE POINTS*

1. What is included in rent
2. Approximate cost of utilities
3. Provisions for upkeep
4. Length of notice required before moving
5. Whether or not a lease is required; and if so, for how long
6. Condition of dwelling
7. Cost of rent and date it is to be paid
8. Restrictions — such as pets

*consumer rights and responsibilities*

- COMPONENT IDEAS
  - Right to safety
  - Right to choose
  - Right to be informed
  - Right to be heard
- QUESTIONNAIRE
- ANSWER KEY
- RELATED ACTIVITIES
- BIBLIOGRAPHY
- MULTI-MEDIA MATERIALS

# CONSUMER RIGHTS QUESTIONNAIRE

TRUE — FALSE

1. Consumers have the right to be heard, to choose, to safety, and to information. _____
2. The Better Business Bureau is a federal organization. _____
3. Consumers can protect themselves by buying from reliable dealers. _____
4. Bait and switch is an example of a protective device used by the consumer. _____
5. There is little a consumer can do if he is cheated. _____
6. A consumer should always read a contract before signing. _____
7. Once an item is purchased, a dealer is no longer responsible for defects. _____
8. FDS is a government agency that protects home owners. _____
9. Virginia Knauer is President Nixon's Consumer Affairs Assistant _____
10. Truth in Lending laws are federally regulated. _____

# CONSUMER RIGHTS — ANSWER KEY

| | | | |
|---|---|---|---|
| 1. | T | 6. | T |
| 2. | F | 7. | F |
| 3. | T | 8. | F |
| 4. | F | 9. | T |
| 5. | F | 10. | T |

## CONSUMER RIGHTS-RELATED ACTIVITIES

1. Visit a local Better Business Bureau office and obtain information on ways in which it aids the consumer.
2. Discuss situations in which class members have found themselves when they purchased a product that failed to perform satisfactorily. Assist students in drafting letters to business firms concerning some type of dissatisfaction.

## CONSUMER RIGHTS — BIBLIOGRAPHY


1. Pamphlet *Consumer, Beware*
   American Fed. of Labor & Congress
   of Industrial Organizations
   815 - 16th St., N.W.
   Washington, D.C.

2. Buyer's Guide to the Law: Contracts and Consumer Frauds — $1.00
   Pine Tree Legal Services
   158 Danforth Street
   Portland, Maine 04101

   Basic information on contracts, warranties and frauds.


## CONSUMER RIGHTS — MULTI-MEDIA MATERIALS

1. *The BBB Story* — 27 min. — 16 mm film on Better Business Bureau.
   Free loan — Council of Better Business Bureaus, Inc.
   1101 - 17th St., N.W.
   Washington, D.C. 20036

2. *The Health Fraud Racket*
   About frauds and quacks and how to spot them.
   Free loan — U.S. Food and Drug Administration
   Public Health Service, Audio Visual Facility
   Atlanta, Georgia 30333

# *BASIC CONSUMER RIGHTS*

**THE RIGHT TO BE INFORMED**

**THE RIGHT TO SAFETY**

**THE RIGHT TO CHOOSE**

**THE RIGHT TO BE HEARD**

# CLUES FOR PROTECTION

# *BIBLIOGRAPHY*

## PAMPHLETS, LEAFLETS


**American Medical Association,** Dept. of Health Ed., 935 North Dearborn Street, Chicago, Illinois 60610
*Beware of Health Quacks*
*Defenses against Quackery*
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*Mechanical Quackery*
*Merchants of Menace*
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**Better Business Bureau,** Education Division, Chrysler Building, New York, New York 10017 (or available from your local office)
*Automobiles on the Installment Plan*
*Buying New or Used Cars*
*Buying or Building a Home*
*Don't Fall for These Gimmicks*
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*Health Quackery*
*Home Improvements*
*Horrors in Storm Windows*
*Money at Home Schemes*
*Rugs and Carpeting*
*Termite Control*
*They Can't Get it for You Wholesale*
*Tips for Homeowners*
*Wolves Wait at the Factory Gate*

**Grocery Manufacturers of America,** 205 East 42nd Street, New York, New York 10017
*The Label Tells the Story*
*What Consumers Think*
*Your Grocery Dollar*

**Money Management Institute,** Household Finance Corporation, Prudential Plaza, Chicago, Illinois — series of Money Management Booklets (15 cents each or $1.50 for boxed booklet library)

**Household Finance Corporation,** Prudential Plaza, Chicago, Illinois 60601
*The Role of the Consumer — and of Consumer Credit — in our Economy* by Dr. E. A. Dauer

**U.S. Federal Trade Commission,** Washington, D.C. 20580
*The Consumer's Right to Know; Political Rhetoric or Economic Reality?*
*Deception in the Market Place of the Poor; the Role of the Federal Trade Commission*
*Fight Back: The Ungentle Art of Self-Defense*
*Guides Against Bait Advertising*
*Guides Against Debt Collection Deception*
*Guides Against Deceptive Packaging*
*Our Most Urgent Task: To Protect the Consumer Needs of Our Poverty Stricken Families*

**U.S. Food and Drug Administration,** Washington, D.C. 20204
*Your Money and Your Life; Senior Citizens and Medical Quackery*
Catalog No. FS 13.121:41, 1966

**U.S. Government Printing Office,** Washington, D.C. 20402
*Be a Good Shopper,* Catalog No. A43;sh7. 1964, 5¢
*Be Wise, Consumer's Quick Credit Guide,* Catalog No. A1,11/3:C86. 1964
*Consumer Protection Drugs — Cosmetics,* Catalog No. FS 13, 65¢
102:C 76/pack-B, (packet of 17 books) $1.50
*Credit, Master or Servant?* Catalog No. D2.14: PA-10, 1966, 25¢
*A Guide to Budgeting for the Family,* Catalog No. A1.77:108, 1965, 10¢
*Helping Families Manage Their Finances,* by A. H. Jones, Catalog No. A1;87:21, 1963, 40¢

**U.S. Post Office Department,** Washington, D.C.
*Mail Fraud* (obtainable from local postmaster)

**American Home Economics Association,** 1600 Twentieth Street, N.W., Washington, D.C. 20009
Publications — excellent listings of reprints from the Journal

**Sears Consumer Information Services,** 7410 Skokie Boulevard, Skokie, Illinois 60076
Excellent consumer information booklets, learning aids, and filmstrips
Write to Mrs. Terry Finlayson, Director
Consumer Information Services
Dept. 703 — Public Relations

**Whirlpool Corporation,** Public Relations Department, Administration Center, Benton Harbor, Michigan
*The "Care Package"* — free booklet on how to use your washer, dryer, freezer, range, and dishwasher economically

## PERIODICALS

*American Home*
*Autoweek*
*Better Homes & Gardens*
*Car and Driver*
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Stewart Hall Holbrook, *The Golden Age of Quackery,* Macmillan, 1959
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U.S. Dept. of Agriculture, *Yearbook of Agriculture,* (a house document — limited number free from your congressman — published yearly) 1970
Garrett & Metzen, *You Are a Consumer of Clothing,* Ginn & Co., 1967
Booth Mooney, *The Hidden Assassins,* Hallett Publ. Co., Chicago
Warren Magnuson and Jean Carper, *The Dark Side of The Market Place,* Prentice Hall, 1969
James H. Young, *The Medical Messiahs,* Princeton University Press, 1969
Frank Graham, Jr., *Since Silent Spring,* Houghton Mifflin Co., 1970
Rachel Carson, *Silent Spring,* Houghton Mifflin Co., 1962

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**General:** Write for publication list)

Bay Area Neighborhood Development. 4801 Central Avenue, Richmond, California 94804.

**Bulletin of Available Publications of U.S. Department of Agriculture's Consumer and Marketing Service.** U.S. Department of Agriculture Consumer and Marketing Service, Washington, D.C. 20250.

CUNA International, Inc., Education Department, Box 431, Madison, Wisconsin 53701. (Formerly Credit Union National Association)

National Better Business Bureau, Inc., 23 Park Avenue, New York, New York 10017. (Or visit local bureau)

**For teacher:**

Changing Times Education Service. *Resource Kit for Teaching Consumer Education.* 1729 H Street, N.W., Washington, D.C. 20006. (Complete kit $22.50)

President's Committee on Consumer Interests. *Consumer Education Bibliography.* Superintendent of Documents, U.S. Government Printing Office. Washington, D.C. 20402 (65¢)

President's Committee on Consumer Interests. *Guide to Federal Consumer Services.* Washington, D.C.: Superintendent of Documents, U.S. Government Printing Office, 20402. (75¢)

**Teaching Taxes Program.** Internal Revenue Service, U.S. Department of the Treasury. (Classroom unit includes student booklet, wall chart, farm edition, teacher's guide. Free to educators; request from your local IRS office, listed in telephone directory under "U.S. Government.")

**Volunteer Income Tax Assistors Program.** (Internal Revenue Service, U.S. Department of the Treasury. (Includes step-by-step "road map" for preparing form 1040, workbook, and information book. Designed for individual tax payer and/or for volunteer income tax assistors. Free to educators, request from local IRS.)

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Educational Opportunities Center. *Paycheck: What Mike, Ralph, and Lou Learned About Their Take Home Pay.* Chicago, Illinois: Follett Publishing Company, 1967.

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*5 Steps to Intelligent Buying*. (Chart) Washington, D.C.: National Foundation for Consumer Credit, Inc., 1968.

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*Making the Most of Your Money*. New York, New York: Educational Division, Institute of Life Insurance, 1969. (Free up to 100)

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*A Consumer's Guide to USDA Services*, Rev., June 1966, 48 pages, U.S. Government Printing Office, Washington, D.C. 20402. 20¢.

*Advertising Alert*, published monthly, 2-4 pages, free, Federal Trade Commission, Washington, D.C. 20580.

*Changing Times*, published monthly, 48 pages, 50¢ per copy, $6 per year, Kiplinger Washington Editors, 1729 H Street, NW, Washington, D.C. 20006.

*Consumer Bulletin*, published monthly 44 pages, 50¢ per copy, $7 per year with Annual Bulletin, Consumer's Research, Inc., Washington, New Jersey 07882.

*Consumer Education in Lincoln High School: A Case Study*, 1965, 72 pages, $1.00, Consumers Union, Mt. Vernon, N.Y. 10550.

*Consumer Education. Its New Look*, 1969 (Oct. 1967 *Bulletin* of the National Association of Secondary School Principals), 115 pages, $2.00, Consumers Union, Mt. Vernon, N.Y. 10550.

*Consumer Education: Materials for An Elective Course*, 1967, 230 pages, $1.00, Publications Distribution Unit, State Education Dept. Albany, N.Y. 12224.

*Consumer Information*, 4th Ed., Feb. 1969, 40 pages, 10¢, U.S. Government Printing Office, Washington, D.C. 20402.

*Consumer Reports*, published monthly, 50¢ per copy, $6 per year, 54 pages, Consumer Union of U.S. Inc., 256 Washington Street, Mt. Vernon, N.Y. 10550.

*Consumer Trends*, published twice a month, 8 pages, educator's rate — $18.00; regular rate — $25.00 per year, Consumer Trends, Inc., 375 Jackson Avenue, St. Louis, Missouri 63130.

*Everybody's Money*, published by CUNA International, CUNA, Supply Cooperative, Box 333, Madison, Wisconsin 53701.

*Family Economics Review*, published quarterly, 15 pages, free, Consumer and Food Economics Research Division, U.S. Department of Agriculture, Washington, D.C.

*FDA Papers*, published ten times a year, 40 pages, $5.50 per year, U.S. Government Printing Office, Washington, D.C. 20402.

*Free and Inexpensive Materials for Teaching Family Finance*, 53 pages, 25¢, National Committee for Education in Family Finance, Institute of Life Insurance, 488 Madison Avenue, New York, N.Y.

*Guidelines for Consumer Education*, 1968, 89 pages, free, Office of the Superintendent of Public Instruction, State of Illinois, Springfield, Illinois 62706.

*Let's Learn About Consumer Finance: A Catalog of Education an' Counseling Aids for the Classroom Teacher*, 1967, 9 pages, free, National Consumer Finance Association, 1000 16th St., NW, Washington, D.C. 20036.

*Money Managements Series*, series of 12 booklets for $3.00, 25¢ each, Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601.

*News Summary*, twice a month, 4 pages, free, Federal Trade Commission, Washington, D.C. 20580.

*Of Consuming Interest*, published monthly, 8 pages, $24.00 per year, Federal-State Reports, 910 17th St., NW, Washington, D.C. 20006.

*Service*, published monthly 4 pages, free, Office of Information, U.S. Department of Agriculture, Washington, D.C. 20250.

*U. S. Consumer*, published every two weeks, 4 pages, $7.50 per year, Consumer News, Inc., 1023 National Press Building, Washington, D.C. 20004.

**1969 FILMS, FILMSTRIPS AND SLIDES FOR CONSUMER EDUCATION:**

**SLIDES — (35mm.)**

Consumers' Research, Washington, New Jersey 07882.

*Testing At Consumer's Research* — 34 slides, 17 min., color, $5 rental fee prepaid.

*Deceptive Packaging* — 24 slides, 12 min., color, $5 rental fee prepaid.

*Food Additives* — 28 slides, 13 min., color, $5 rental fee prepaid.

*Safety in The Home* — 34 slides, black & white, 17 min., $5 rental fee prepaid.

Photo Lab. Inc., 3825 Georgia Avenue, N.W., Washington, D.C. 20011.

*Dr. Quack's Clinic* — 40 slides, 13 min., color, purchase price $4.25. Produced for Food and Drug Administration.

Director of Educational Services, National Consumer Finance Association, 1000 - 16th Street, N.W. Washington, D.C. 20036.

*The Things You Know That Aren't So* — 32 slides, 18 min., color, 1964, free loan basis, purchase price $5.00.

Cornell University, Mailing Room, Building 7, Research Park, Ithaca, New York 14850.

*Be A Better Shopper* — 100 slides, color, purchase price of $20 — about 90 minutes; includes slides, Leader's Guide, a set of Better Shopper Record Sheets, a Cost-Weight Table, and a "*Be a Better Shopper* Bulletin. (Note: Also available in eight 27 min. video tapes and 16 mm films)

**FILMSTRIPS — (35 mm.)**

Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601.

*Your Money and You* — 72 frames, color, 18-25 minutes, 1966.

*You, The Shopper* — 66 frames, color, 15-20 minutes, 1966.

*Your Wardrobe and You* — 67 frames, color, 15-20 minutes, 1967.

*Spending Your Food Dollars* — 77 frames, color, 18-25 minutes, 1967.

*Your World and Money* — 59 frames, color, 15-20 minutes, 1968.

$1.75 each or $7.00 for complete set of five.

Association Films, Inc., 600 Madison Avenue, New York, N.Y. 10017, (Educational Division, Institute of Life Insurance)

*Marriage and Money* — 67 frames, 15 min., color, 1963, free loan basis.

*The Consumer Series:* $10.00 purchase price for the series of three filmstrips.

*Our Role As Consumers* — 70 frames, 15 min., color, 1968.

*Consumers in the Market Place* — 44 frames, 10 min., color, 1968.

*Consumers in Action* — 53 frames, 12 min., color, 1968.

Director of Education Relations, Insurance Information Institute, 110 William St., New York, N.Y. 10038.

*Automobile Insurance* — 55 frames, 33⅓ rpm. record, 17 min., color, free, 1965.

*Patterns for Protection* — 69 frames, 33⅓ rpm. record, 15 min., color, 1965.

Training Films, Inc., 150 West 54th Street, New York, N.Y. 10019.

*Cigarettes and Health* — 93 frames, 33⅓ rpm record, 17 min., color, 1966. Free loan basis from local/state health agencies, purchase price $3.00. Produced for National Interagency -Council on Smoking and Health.

Association Films, Inc., 1621 Dragon Street, Dallas, Texas 75207.

*How to Handle $300,000 — A Little At A Time* — frames, 33⅓ rpm. record, 15 min., color, free loan basis. Produced for CUNA INTERNATIONAL.

Evaporated Milk Association, 910 - 17th St., NW Washington, D.C. 20006

*Learning from Labels* — 40 frames, 10 min., color, 1967, free.

Joint Council on Economic Education, 1212 Avenue of the Americas, New York, N.Y. 10036.

*The Role of Consumers* — 109 frames, 60 min., color cartoon, 1962, $9.50

**FILMS — (16 mm.)**

Bailey Films, 6509 DeLongpre Avenue, Hollywood, California 90028.
*Consumer Education: Installment Buying* $140.00, 1968.

*Consumer Education: Retail Credit Buying* $120.00, 1968.

Consumer Union Film Library, 267 West 25th Street, New York, N.Y. 10001.
*Consumers Want to Know*, 20 min., color, free loan basis, 1960.

National Reform Association, 109 Monitor Avenue, Pittsburth, Pennsylvania 15202.
*Verdict A 1:32* — alcohol — 22 min., color, 1962. Produced for International Temperance Association.

*LSD, Insight or Insanity* — narcotics — 29 min., color. Produced by Bailey Films, 1967.

*The Drag* — 8 min., color cartoon, 1965. Produced by the Department of National Health and Welfare, Canada. (Also available on rental, fee $6.00 from Contemporary Films, Inc., 614 Davis Street, Evanston, Ill. 60201)

*Countdown* — tobaco — 20 min., color. Produced by American Temperance Society, 1966.

*Narcotics: The Decision* — narcotics — 30 min., color. Produced by American Temperance Society, 1966.

A rental of $5.00 per film.

Modern Talking Picture Service, 3718 Broadway, Kansas City, Missouri.
*What You Should Know Before You Buy a Home* — 28 min., color, 1962, free loan basis. Produced by United States Saving and Loan League.

*What Makes Us Tick* — 12 min., color cartoon, 1958, free loan basis. Produced for New York Stock Exchange.

*The Owl Who Gave a Hoot* — 15 min., color, 1967, free loan basis. Produced for Office of Economic Opportunity.

Better Business Bureau, 112 East 10th Street, Kansas City, Missouri 66504.
*The Better Business Bureau Story* — 27 min., color, 1958, free loan basis.

*Too Good to Be True* — 20 min., color, 1962, free loan basis.

*A House Is a Living Thing* — 13 min., color, 1964, free loan basis.

*To Serve the Living* — 27 min., black & white, 1958, free loan basis. Produced for National Funeral Directors Association.

Association Films, Inc., for Kansas order from 1621 Dragon Street, Dallas, Texas 75207.
*Follow It All the Way* — 22 min., color, 1962, free loan basis. Produced for J. C. Penney Company.

*'Til Debt Do Us Part* — 15 min., black and white, 1950, free loan basis. Produced for CUNA International, Inc.

*Life Insurance — What It Is and How It Works* — 13 min., color, 1960, free loan basis. Produced by Institute of Life Insurance.

*The Littlest Giant* — 14 min., color cartoon, 1957, free loan basis: Produced for National Consumer Finance Association.

*Personal Financial Planning* — 11 min., color, 1961, free loan basis. Produced for National Consumer Finance Association.

*The Wise Use of Credit* — 11 min., color, 1961, free loan basis, produced for National Consumer Finance Association.

*Time . . . And a Place to Grow* — 27 min., black and white, 1955, free loan basis. Produced for Health Insurance Institute.

*Is the Consumer King?* — 30 min., black and white, $5 rental fee, 1966. American Marketing Association.

*A Penny Saved* 14½ min., black and white, 1950, free loan basis. Produced for CUNA International, Inc.

Cooperative League of the U.S.A., 59 East Van Buren Street, Chicago, Ill. 60605.
*With No One to Help Us* — 22 min., black and white, 1967, free loan basis. Produced for Office of Economic Opportunity.

National Medical Audiovisual Center (Annex), Chamblee, Ga. 30005.

*A Reason for Confidence* — 28 min., color, free loan basis. Produced for the Food and Drug Administration, 1966.

*FDA Special Report: Drug Abuse — Bennies and Goofballs* — 20 min., 1966, black and white free loan basis. Produced for the Food and Drug Administration.

*The Health Fraud Racket* — 28 min., color, 1966, free loan basis. Produced for the Food and Drug Administration.

*The Mind Benders* — 26½ min., black and white, 1965, free loan basis. Produced for the Food and Drug Administration.

Agriculture Editor's Office, 1-98 Ag. Building, University of Missouri, Columbia, Missouri 65201.

*Families Talk It Over* — eight, 15 min., films, black and white, free loan basis. Produced by University of Missouri.

*Money Talks About Credit* — three, 15 min., films, black and white, 1966, free loan basis. Produced by University of Missouri.

Local Social Security Office.

*Medicare* — 10 min., color, free loan basis.

*The Long Haul* — disability insurance — 15 min., color, free loan basis.

*You and Medicare* — 27 min., color, free loan basis.

Motion Picture Service, Office of Information, U.S. Department of Agriculture, Washington, D.C. 20250.

*A Mark of Wholesome Meat* — meat inspection, 18½ min. color, free loan basis. Produced by U.S. Department of Agriculture.

*A Mark of Quality* — meat grading, 13 min., color, free loan basis.

NET Film Service, Indiana University, Audio-Visual Center, Bloomington, Ind. 47401.

*The Poor Pay More* — 60 min., black and white, rental fee $9.15, 1967.

Attorney General's Office, Department of Justice, Los Angeles, California 90000.

*The Big Con* — frauds, 27 min., color, 1967, free loan basis.

Sources for catalogs:

Association films, 600 Madison Avenue, New York, N.Y. 10022. Free catalog, area code 212-421-3900.

Educators Guide to Free Films; and Educators Guide to Free Filmstrips, Educators Progress Service, Randolph, Wisconsin 53956. Catalogs approximately $9.50 and $7.00.

Modern Talking Picture Service, 1212 Avenue of the Americas, New York, N.Y. 10036. Catalog free.

Guide to Government-Loan Film, 1st Edition, 1969-70, Serina Press, 70 Kennedy Street, Alexandria, Va. 22305, 130 pp., $4.95.

Films of the U.S. Department of Agriculture, Agricultural Handbook No. 14, 1968, U.S. Government Printing Office, Washington, D.C., 20241, 81 pp., 40¢.

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